

**Military Star Contingency  
Deployment Policy  
(Applies to regular active duty service members)  
(For Army and Air Force Members)**

The Exchange Credit Program is proud to provide our Army and Air Force members the benefit of lower or no interest rates during deployment. AAFES wants to ensure that all Army and Air Force Military Star cardholders receive the necessary information to lessen the hardship of deployment and provide for their families who are left behind. The Military Star deployment policy provides deployed service members whose account is in good standing (i.e., not in "collection" status) two options:

**Option 1: A 6% interest rate with no monthly payments and use of the account during the deployment period. This ability to continue using the account extends to any authorized users such as a spouse or family member.**

**Option 2: A 0% interest rate with no monthly payments during the deployment period. Under this option no charges can be made against the account during the deployment period.**

**Deployment is defined as travel to an overseas location in conjunction with a Joint Chief of Staff (JCS) deployment order. The deployment order must be for at least 90 days. If the deployment time frame is included, the account will be coded with the date provided. If the time frame is not included, the account will be coded for a maximum of 90 days. Orders must be received before or during the deployed time for the account to be coded.**

**Below are the requirements to implement the deployment policy:**

**1. Unit commander or their representative will notify the Customer Interaction Center by providing a copy of the deployment orders to include:**

- a. JCS order number  
Service member's SSN  
Service member's name  
Length/dates of deployment**

**b. Deployment in support of operation "Enduring Freedom" can be met by a signed letter from the Commander, stating that the service member(s) is being deployed in support of operation "Enduring Freedom" and the following information:**

**Service member's SSN  
Service member's name**

## **Length/dates of deployment**

The unit commander should notify the Customer Interaction Center if the deployment is extended.

2. Unit commanders should send deployment listings by one of the following methods:

By mail: Customer Interaction Center  
PO Box 650410  
Dallas, TX 75265-0410

For security reason, by mail is the most secure method.

By fax: Commercial 214-312-4326  
DSN 967-4326

By Internet: [deployment@aaafes.com](mailto:deployment@aaafes.com)

Note if sending by Internet, an image of the travel order should be included.

For information or to request updates to your account such as address changes and adding or deleting authorized users, contact the Customer Interaction Center by mail, phone, fax, email or visiting your local exchange's customer service center.

The 6% interest rate is the recommended option for most military members. This option allows the military member and authorized users to continue charging necessary items during the deployment period. However, if the military member prefers the 0% interest, notification can be provided to the Customer Interaction Center.

All orders to code the accounts for deployment are maintained in a secure location for 6 months, after which they are destroyed.

## **NEXCOM MILITARY STAR REDUCED INTEREST RATE DEPLOYMENT POLICY**

The joint Exchange Credit Program is pleased to offer a reduced interest rate program for Military Star cardholders who are in a deployment status. Qualification rules vary by service and details for Nexcom cardholders are provided below.

The Military Star reduced interest rate program provides qualifying service members whose account is in good standing (i.e., not in a "collection" status) two options:

Option 1: A reduced 6% interest rate, the ability to continue to use the account during the deployment period, and no payments required during deployment period.

Option 2: A 0% interest rate, NO use of the account during the deployment period, and NO payments required during deployment period.

### **Navy Policy:**

Qualification is NOT based on routine or scheduled deployment away from home port.

Navy commands may use the Department of Defense Financial Management Regulation (FMR), Volume 7A, Chapter 10 to support certification. Contingency areas for which Navy personnel qualify (such as the Persian Gulf) are the same as those for which entitlements to imminent danger pay are listed in the FMR. It may be accessed via the Internet at: <http://www.dtic.mil/comptroller/fmr/07a/index.html>

To qualify for this program, Navy personnel must be assigned to a contingency area as defined above for at least 90 days.

To qualify, an account must not be in a collection status when the request is received. Accounts in a collection status will remain in that status until the customer resolves the delinquency. Charge transactions are not permitted on accounts in a collection status.

Accounts in an overdue status may qualify. When the Exchange Customer Contact Center is notified of the deployment, the account will be re-aged so that the account will not be changed to a collection status.

Two options apply:

Option 1: A reduced 6% interest rate, the ability to continue to use the account during the deployment period, and no payments required during deployment period.

Option 2: A 0% interest rate, NO use of the account during the deployment period, and NO payments required during deployment period.

Interest will revert to the normal rate on the balance and new purchases when the deployment end date or 90 days is reached.

To update accounts during deployment for address change, authorized users, or credit line increases (hardships only), the customer will need to contact the Exchange Customer Contact Center, a local Exchange's customer service representative, or write to the Exchange Customer Contact Center by using the mail, fax, or Internet address listed on the reverse side of their statement.

To receive the lower interest rate, the cardholder's command (not individual card holders) must provide a letter upon deployment to the Military Star credit card contact center, identifying those eligible Sailors who are being deployed within a contingency area for a minimum of 90 consecutive days. The command can fax the letter to (214) 312-4326, DSN 967-4326. The mailing address is Military Star Contact Center, P.O. Box 650410, Dallas, TX 75265-0410. It may also be e-mailed to [deployment@aaafes.com](mailto:deployment@aaafes.com). If the deployment is extended, the command will need to again notify the Military Star credit card contact center. Important: Requests from individual cardholders cannot be processed. See sample Navy Command letter below:

**Sample Letter for Navy Commands**

From: Commanding Officer, USS SHIP  
To: Military Star card representatives

Subj: MILITARY STAR CARD REDUCED INTEREST RATE PROGRAM

1. This letter certifies that the following individuals are under orders and will be in a contingency area as identified in the DoD Financial Management Regulation, Volume 7A, Chapter 10 for a minimum period of 90 consecutive days, from (date) to (date). As defined, they qualify for the Military Star card's reduced interest rate program.
2. Members who qualify for deployed status will automatically receive a reduction in the interest rate to 6%. If a customer chooses to receive the 0% interest option, he/she will need to contact the Military Star card Contact Center.
3. The list below provides those service members that qualify for the reduced interest rate program.

SH1 Jane Doe	acct #601945-1234567890
BM2 Tom Thumb	acct #601945-0987654321

BY DIRECTION